

IN THE CLAIMS

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

Claims 1-33 (canceled)

34. (Currently Amended) A method for presenting billing information via a network, comprising:

transmitting irrespective of a bill due date a notice according to an e-mail protocol, via a network, indicating availability of billing information;

transmitting a request according to a protocol other than an e-mail protocol, via the network, to receive the billing information responsive to receipt of the notice; and

transmitting at least a portion of the billing information, via the network, responsive to receipt of the request.

35. (Previously Presented) The method of claim 34, further comprising:

formatting the billing information for presentation responsive to receipt of the request.

36. (Previously Presented) The method of claim 34, further comprising:

formatting the billing information for presentation prior to transmitting the notice; and

storing the formatted billing information;

wherein the transmitted billing information is the stored formatted billing information.

37. (Previously Presented) The method of claim 34, wherein the notice includes information indicating a location of the available billing information on the network.

38. (Previously Presented) The method of claim 37, wherein the information indicating a location of the available billing information is a hyper-link, further comprising:

selecting the hyper-link to transmit the request.

39. (Previously Presented) The method of claim 38, wherein the hyper-link is an icon.

40. (Previously Presented) A method for presenting billing information, comprising:

transmitting, via a network, an e-mail notice indicating availability of billing information;

transmitting, via the network, an e-mail request to receive the billing information responsive to receipt of the notice; and

transmitting, via the network, at least a portion of the billing information responsive to receipt of the request.

41. (Previously Presented) The method of claim 40, further comprising:

formatting the billing information for presentation responsive to receipt of the request.

42. (Previously Presented) The method of claim 40, further comprising:

formatting the billing information for presentation prior to transmitting the notice; and

storing the formatted billing information;

wherein the transmitted billing information is the stored formatted billing information.

43. (Previously Presented) A method for presenting billing information, comprising:

transmitting, via a network, a notice indicating availability of billing information, the notice transmitted according to a network protocol other than e-mail;

transmitting, via the network, a request to receive the billing information responsive to receipt of the notice, the request transmitted according to a network protocol other than e-mail; and

transmitting, via the network, at least a portion of the billing information responsive to receipt of the request.

44. (Previously Presented) The method of claim 43, further comprising:

formatting the billing information for presentation responsive to receipt of the request.

45. (Previously Presented) The method of claim 43, further comprising:

formatting the billing information for presentation prior to transmitting the notice; and

storing the formatted billing information;

wherein the transmitted billing information is the stored formatted billing information.

46. (Previously Presented) The method of claim 43, wherein the notice includes information indicating a location of the available billing information on the network.

47. (Previously Presented) The method of claim 46, wherein the information indicating a location of the available billing information is a hyper-link, further comprising:

selecting the hyper-link to transmit the request.

48. (Previously Presented) The method of claim 47, wherein the hyper-link is an icon.

49. (Previously Presented) The method of claim 43, wherein the notice and the request are each transmitted according to a same network protocol other than e-mail.

50. (Currently Amended) A bill presentment network, comprising:

a first network server configured to transmit, irrespective of a bill due date and
via an e-mail protocol, a notice to a payer indicating availability of ~~a bill~~ the bill; and

a second network server configured to receive from the payer, via a protocol
other than an e-mail protocol, a request to receive the bill, the request transmitted
responsive to receipt of the notice;

wherein the bill is transmitted to the payer responsive to receipt of the
request.

51. (Previously Presented) An system for bill presentment, comprising:

a memory configured to store billing information; and

a processor configured to transmit a notice to a payer via e-mail indicating
availability of a bill and to receive a request from the payer via e-mail for the
available bill;

wherein the request is transmitted responsive to receipt of the notice; and

wherein the bill is transmitted to the payer responsive to receipt of the
request.

52. (Previously Presented) A system for bill presentment , comprising:

a memory configured to store billing information; and

at least one processor configured to transmit, via a network protocol other
than an e-mail protocol, a notice to a payer indicating availability of billing
information, and to receive a request, via a network protocol other than an e-mail
protocol, from the payer to receive the billing information;

wherein the request is transmitted responsive to receipt of the notice; and

wherein the bill is transmitted to the payer responsive to receipt of the
request.

53. (Previously Presented) The system of claim 52, wherein the notice and the
request are each transmitted according to a same network protocol other than an e-
mail protocol.